

In re:  
Waldo Alfaro  
Rositsa Manolcheva  
Debtors

Case No. 20-13619-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 30, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911
cr	+ Best Line Leasing, Inc. d/b/a Best Line Equipment, 2582 Gateway Drive, State College, PA 16801, UNITED STATES 16801-3019

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	Email/Text: megan.harper@phila.gov	May 01 2021 03:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
sng	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 01 2021 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 01 2021 03:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2021 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Apr 30, 2021

Form ID: pdf900

Total Noticed: 5

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
CAROL B. MCCULLOUGH	on behalf of Joint Debtor Rositsa Manolcheva mccullougheisenberg@gmail.com cbmccullough64@gmail.com
CAROL B. MCCULLOUGH	on behalf of Debtor Waldo Alfaro mccullougheisenberg@gmail.com cbmccullough64@gmail.com
CHRISTOPHER S. MAHONEY	on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 20-13619-ELF
Waldo Alfaro and Rositsa Manolcheva	: Chapter 13
Debtors	:
	:
Legacy Mortgage Asset Trust 2020-GS1 c/o	:
Rushmore Loan Management Services, LLC	:
Movant	:
vs.	:
	:
Waldo Alfaro and Rositsa Manolcheva	:
Debtors/Respondents	:
and	:
William C. Miller, Esquire	:
Trustee/Respondent	:

**CONSENT ORDER / STIPULATION AGREEMENT SETTLING  
MOTION FOR RELIEF FROM AUTOMATIC STAY AND CO-DEBTOR STAY**

AND NOW, upon the Motion of Legacy Mortgage Asset Trust 2020-GS1 c/o Rushmore Loan Management Services, LLC (“Creditor”/ “Movant”), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d) as to certain property, 675 Eagle Road, Newtown, PA 18940 (the “Property”), it is hereby agreed as follows:

Waldo Alfaro and Rositsa Manolcheva (hereafter “Debtors”) acknowledge that the following monthly post-petition mortgage payments are due as follows:

Payments 2/1/21 – 4/1/21 (@ \$3,185.39 each) .....	<b>\$9,556.17</b>
Attorney’s Fees/Costs.....	<b>\$1,238.00</b>
Debtor’s Suspense .....	<b>(88.44)</b>
Arrears (“Arrears”).....	<b>\$10,705.73</b>

1. Debtors shall cure the Arrears as set forth above in the following manner:
  - a. Roll the **\$10,705.73** balance of the Total Arrears into and pay it through the Debtors’ Chapter 13 Plan of Reorganization in order to cure this portion of the Total Arrears in addition to the current arrearage amount on Movant’s Proof of Claim. Debtors’ attorney shall file an Amended Plan within thirty (30) days of the entry of this Stipulation.

2. Debtors agree to continue making the regular post-petition monthly mortgage payments to Creditor in the amount of **\$3,185.39** (or as may be adjusted from time to time, as per standard escrow practices), commencing with the **05/01/2021** payment and monthly every payment thereafter.

3. Debtors shall make the regular monthly payments required to the Trustee.
4. Debtors shall send all payments due directly to Creditor at the address below:

**Rushmore Loan Servicing**  
**P.O. Box 52708**  
**Irvine, CA 92619-2708**

**Rushmore's loan #xxxxx4500** must appear on each payment.

5. In the event Debtors fail to make any of the payments set forth hereinabove (or real estate taxes and/or hazard insurance when due) on or before their due dates, Creditor and/or Counsel may give Debtors and Debtors' counsel notice of the default. If Debtors do not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtors and Debtors' counsel, Creditor shall immediately have relief from the bankruptcy stay upon entry of Court Order.

6. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.

7. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.

8. In the event Debtors convert to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtors fail to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.

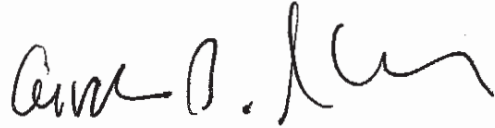
9. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.

10. The undersigned parties request that the Court enter an Order approving this Consent Order/Stipulation and the terms therein.

By signing this Stipulation, Debtors' Counsel represents that the Debtors are familiar with and understand the terms of this Stipulation and agree to said terms regardless of whether the Debtors have actually signed this Stipulation. Seen and agreed by the parties on the date set forth below:

/s/ Antonio, Bonanni  
Antonio, Bonanni, Esquire  
Counsel for Creditor

Date: 04/22/2021

  
\_\_\_\_\_  
Carol B. McCullough, Esquire  
Counsel for Debtors

Date: 4/27/2021


/s/ LeRoy W. Etheridge, Esquire\*\*  
for William C. Miller, Esquire  
Trustee

Date: 04/28/2021

\*\* Trustee has no objection to its terms, without prejudice to any of our rights and remedies

## ORDER

AND NOW, this 30th day of April, 2021, it is hereby ORDERED that this Stipulation Agreement between the parties is hereby approved.

  
\_\_\_\_\_  
Honorable Eric L. Frank  
U.S. Bankruptcy Judge